Case 04-39171 Doc 1 Filed 10/21/04 Entered 10/21/04 11:39:58 Desc Main (Official Form 1)(12/03) Document Page 1 of 31

UNITED STATES BANKRUPTCY COURT FORM B1 NORTHERN DISTRICT OF ILLINOIS **Voluntary Petition CHICAGO DIVISION (EASTERN)** Name of Debtor (if individual, enter Last, First Middle): Name of Joint Debtor (Spouse) (if individual, enter Last, First Middle): Greer, Evelyn A. All Other Names used by the Debtor in the last 6 years All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): one, state all): xxx-xx-1139 Street Address of Debtor (No. and Street, City, State and Zip Code): Street Address of Joint Debtor (No. and Street, City, State and Zip Code): 13603 S. Keeler Robbins, IL 60472 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): 13603 S. Keeler Robbins, IL 60472 Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Type of Debtor (Check all boxes that apply) **Chapter or Section of Bankruptcy Code Under Which** the Petition is Filed (Check one box) ✓ Individual(s) ☐ Railroad ☐ Chapter 7 ☐ Chapter 11 ☑ Chapter 13 Corporation □ Stockbroker ☐ Chapter 12 ☐ Chapter 9 Partnership ☐ Commodity Broker Section 304 - Case ancillary to foreign proceeding ☐ Other_ Clearing Bank Nature of Debts (Check one box) Filing Fee (Check one box) ✓ Full Filing Fee attached ✓ Consumer/Non-Business ☐ Business Chapter 11 Small Business (Check all boxes that apply) Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration ☐ Debtor is a small business as defined by 11 U.S.C. Sec. 101. certifying that the debtor is unable to pay fee except in installments. Debtor is & elects to be considered a small business under Rule 1006(b). See Official Form 3. 11 U.S.C. § 1121(e) (Optional) THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information (Estimates only) Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors. 16-49 50-99 100-199 200-999 1000-Over 1-15 Estimated Number of Creditors П $\overline{\mathbf{Q}}$ П **Estimated Assets** \$50,001 to \$100,001 to \$500,001 to 1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to More than \$50,000 \$1 million \$100,000 \$500,000 \$10 million \$50 million \$100 million \$100 million \square **Estimated Debts** \$0 to \$50.001 to \$100.001 to \$500.001 to 1.000.001 to \$10,000,001 to \$50,000,001 to More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$100 million \square

Case 04-39171 Doc 1 Filed 10/21/04		58 Desc Main
Official Form 1)(12/03) Document	Page 2 of 31	FORM B1, Page 2
Voluntary Petition (page 2)	Name of Debtor(s): Evelyn A. Gre	er
(This page must be completed and filed in every case)		
Prior Bankruptcy Case(s) Filed Within Las	st 6 Years (If more than two, attach ad	ditional sheet)
Location Where Filed:	Case Number:	Date Filed:
Chicago; Chapter7	01-27642	8/7/2001
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case(s) Filed by any Spouse, Partn	er or Affiliate of this Debtor (If mor	e than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
		1113
Sig	Jnatures	
Signature(s) of Debtor(s) (Individual/Joint)		hibit A
I declare under penalty of perjury that the information provided in this petition is true and correct.	(To be completed if debtor is required to f	ommission pursuant to Section 13 or 15(d)
[If petitioner is an individual whose debts are primarily consumer debts and has	of the Securities Exchange Act of 1934 ar	• • • • • • • • • • • • • • • • • • • •
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under	Exhibit A is attached and ma	ide a part of this petition.
each such chapter, and choose to proceed under chapter 7.		hibit B
I request relief in accordance with the chapter of title 11, United States Code,	(To be completed if debtor is an individua	
specified in this petition.	debts) I, the attorney for the petitioner na	
V ///5	that I have informed the petitioner named may proceed under chapter 7, 11, 12, or	0 01 1
/s/ Evelyn A. Greer Evelyn A. Greer	have explained the relief available under	·
•		
X	X /s/ Robert J. Adams & Assoc	
	Robert J. Adams & Assoc	
Telephone Number (If not represented by an attorney)		hibit C of any property that poses or is alleged to
10/21/2004	pose a threat of imminent and identifiable	
Date	Voc. and Exhibit C is attached	ad and made a part of this potition
Signature of Attorney	✓ No	ed and made a part of this petition.
X /s/ Robert J. Adams & Associates		rney Petition Preparer
Robert J. Adams & Associates Bar No. 0013056	I certify that I am a bankruptcy petition p	
	that I prepared this document for compe	nsation, and that I have provided the
Robert J. Adams & Associates	debtor with a copy of this document.	
125 S Clark St Ste 1810 Chicago, IL 60603		
51110dg5, 12 00000	Printed Name of Bankruptcy Pe	tition Prenarer
	Timed Name of Bankraptey Fe	illion i roparoi
Phone No.(312) 346-0100 Fax No.(312) 346-6228	Social Security Number	
10/21/2004	and the second s	
Date		
Signature of Debtor (Corporation/Partnership)		
I declare under penalty of perjury that the information provided in this petition is		
true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Address Names and Social Security numbers of a	all other individuals who prepared or
	assisted in preparing this document:	in other marviadate who propared of
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		
	If more than one person prepared this do	ocument attach additional cheets
	If more than one person prepared this do conforming to the appropriate official form	
X		
	X	
Printed Name of Authorized Individual	Signature of Bankruptcy Petition	n Preparer
Three Name of Authorized Individual		
Title of Authorized Individual	Date	and the second s
10/21/2004	A bankruptcy petition preparer's failure to and the Federal Rules of Bankruptcy Pro	
	imprisonment or both (11 U.S.C. § 110:	

Document Page 3 of 31 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Evelyn A. Greer CASE NO

CHAPTER 13

SCHEDULE A (REAL PROPERTY)

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
None				
			\$0.00	\$0.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

IN RE: Evelyn A. Greer CASE NO

> CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	J	\$15.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	x			
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings including audio, video and computer equipment.		Living room set and TV	J	\$200.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		clothes	J	\$125.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			
	•	Tota	l >	\$340.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Evelyn A. Greer CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	x			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
13. Interests in partnerships or joint ventures. Itemize.	x			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
15. Accounts receivable.	x			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Evelyn A. Greer CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
21. Patents, copyrights, and other intellectual property. Give particulars.	x			
22. Licenses, franchises, and other general intangibles. Give particulars.	x			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Chrolet Cavalier LS 4 Door, with 23,872 miles	J	\$8,810.00
24. Boats, motors, and accessories.	x			
25. Aircraft and accessories.	x			
26. Office equipment, furnishings, and supplies.	x			
27. Machinery, fixtures, equipment, and supplies used in business.	x			
28. Inventory.	x			
29. Animals.	x			
30. Crops - growing or harvested. Give particulars.	x			
31. Farming equipment and implements.	x			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Evelyn A. Greer CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

		Continuation Sheet No. 3		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
32. Farm supplies, chemicals, and feed.	x			
33. Other personal property of any kind not already listed. Itemize.	x			

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IN RE: Evelyn A. Greer CASE NO

CHAPTER

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☐ 11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

对 11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Cash	735 ILCS 5/12-1001(b)	\$15.00	\$15.00
Living room set and TV	735 ILCS 5/12-1001(b)	\$200.00	\$200.00
clothes	735 ILCS 5/12-1001(a), (e)	\$125.00	\$125.00
2003 Chrolet Cavalier LS 4 Door, with 23,872 miles	735 ILCS 5/12-1001(c)	\$0.00	\$8,810.00
		\$340.00	\$9,150.00

	Case 04-391/1 Doc 1	Document	Page 9 of 31	
IN RE:	Evelyn A. Greer		CASE NO	
	Debtor		(If Known)	
			CHAPTER 13	
	Joint Debtor		51.0 m 12.1 10	

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

☐ Check this box if debtor has no creditors holding secured claims to report on Schedule D.								
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 056-210849			DATE INCURRED: NATURE OF LIEN:					
Marquette Consumer Finance PO Box 77007 Minneapolis, MN 55480		-	Car loan COLLATERAL: 2003 Chevy Cavalier REMARKS:				\$15,000.00	\$6,190.00
			COLLATERAL VALUE: \$8,810.00					
			OCEATERIAL VALUE. \$0,010.00					
Nocontinuation sheets attache	ıed		Total for this Page (Sub	tota	al) >	•	\$15,000.00	\$6,190.00
	-		Running	Tot	al >	•	\$15,000.00	\$6,190.00

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IN RE: Evelyn A. Greer CASE NO

CHAPTER 13

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

	☐ Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheets)
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,925* per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).
	Deposits by individuals Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).
	Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).
	Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a) (8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).
\square	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.
	ounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or the date of adjustment.
	continuation sheets attached

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IN RE: Evelyn A. Greer		CASE NO	
Debtor		(If Kr	nown)
		CHAPTER 13	
Joint Debtor			

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

Continuation Sheet No. 1

TYPE OF PRIORITY	Administrative allowances

TYPE OF PRIORITY Adm	III IISt	ralive	allowances					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #:			DATE INCURRED: 10/21/2004					
Robert J. Adams & Associates 125 S Clark St Ste 1810 Chicago, IL 60603		J	CONSIDERATION: Attorney Fees REMARKS:				\$2,410.00	\$2,410.00
			Total for this Page (Sub	otota	al) >	•	\$2,410.00	\$2,410.00

\$2,410.00

Running Total >

\$2,410.00

	Case 04-39171	DOC I	Filed 10/21/04			:58	Desc Main	
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IN KE:	Evelyn A. Greer				CASE NO			
	Debt	or				(If Know	vn)	
					CHAPTER 13			

Joint Debtor

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.									
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	DISPLITED	AMOUNT OF CLAIM				
ACCT #: 10 Minute Payday Loan 408 N. Wells Chicago, IL 60610		-	DATE INCURRED: CONSIDERATION: Installment Loan REMARKS:				\$1,000.00		
ACCT #: 542-034603 AAA Checkmate LLC 954 W. Washington Blvd 2nd Flr. Chicago, IL 60607		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$795.00		
ACCT#: 5306452144 ACC International 919 Estes Court Schaumburg, IL 60193-4436		-	DATE INCURRED: CONSIDERATION: Collecting for - LaSalle Bank REMARKS:				\$240.00		
ACCT #: 720093-1 American Recovery Systems, Inc. PO Box 456 Rome, NY 13442		-	DATE INCURRED: CONSIDERATION: Collecting for - Harris Publishing REMARKS:				\$110.00		
ACCT #: 703 AmeriCash Loans, LLC 4818 W. 148th St. Midlothian, IL 60445		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$1,620.00		
ACCT #: 4106-3700-0170-2432 Aspire Visa P.O.Box 105555 Atlanta, GA 30321-5555	-	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$935.00		
ACCT #: 288566692 Bay Area Credit Service, Inc. 50 Airport Parkway, Ste. 100 San Jose, CA 95110	-	-	DATE INCURRED: CONSIDERATION: Collecting for - T-Mobile REMARKS:				\$700.00		
3 continuation sheets attached	-	•	Total for this Page (Subtotal)	>	•		\$5,400.00		
Running Total > \$5,400.00									

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IN RE:	Evelyn A. Greer		Document	CASE NO	
	Debtor				(If Known)
				CHAPTER 13	
	Joint De	ebtor			

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 422-131356 Brother Loan & Finance Co. 7621 W. 63rd St. Summit Argo, IL 60501		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$975.00
ACCT #: 05015315632 C.C.S. Payment Processing Center PO Box 709 Needham Heights, MA 02494	-		DATE INCURRED: CONSIDERATION: Collection agency REMARKS:				\$135.00
ACCT #: 13454 Cash Express Collections PO Box 885 Lincolnshire, IL 60069		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$225.00
ACCT #: 18871771 Claims Accounting P.O.Box 30272 Tampa, FL 33630-3272		-	DATE INCURRED: CONSIDERATION: Collecting for - Horseshoe Casino Hammond REMARKS:				\$200.00
ACCT #: 18876721 Claims Accounting P.O.Box 30272 Tampa, FL 33630-3272			DATE INCURRED: CONSIDERATION: Collecting for - Trump Casino Gary REMARKS:				\$200.00
ACCT #: 18862270, 18862269 Claims Accounting P.O.Box 30272 Tampa, FL 33630-3272		-	DATE INCURRED: CONSIDERATION: Collecting for - Trump Casino Gary REMARKS:				\$185.00
ACCT #: 18890862 Claims Accounting P.O.Box 30272 Tampa, FL 33630-3272		-	DATE INCURRED: CONSIDERATION: Collecting for - Horseshoe Casino Hammond REMARKS:				\$125.00
			Total for this Page (Subtotal)	<u> </u>			\$2,045.00
			Running Total				\$7,445.00

	Case 04-39171 D	юс т		Dega 14 of 21	ob Descivialii
IN RE:	Evelyn A. Greer		Document	Page 14 of 31	
	Debtor				f Known)
				CHAPTER 13	
	Joint Del	btor			

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 2

			onundation Greek No. 2				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNIOUNDATED	DISPITED	AMOUNT OF CLAIM
ACCT #: 5409288 Echelon Recovery, Inc. PO Box 1880 Voorhees, NJ 08043		-	DATE INCURRED: CONSIDERATION: Collecting for - GE Consumer Finance REMARKS:				\$220.00
ACCT #: 01502254302 Mason 1251 First Ave. Chippewa Falls, WI 54774		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$155.00
ACCT #: 6032203480916344 MCCBG PO Box 530998 Atlanta, GA 30353		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$215.00
ACCT #: 3GD65359 MCI Residential Service PO Box 17890 Denver, CO 80217-0890		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$420.00
ACCT #: 240534 Money Market Payday Express 10251 S. Western Ave. Chicago, IL 60643		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$190.00
ACCT #: Northwest Premium Services 330 South Wells, 16th Floor Chicago, IL 60606-7161		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$130.00
ACCT #: AW8138 PFG of Minnesota 7825 Washington Ave. S Ste.410 Minneapolis, MN 55439-2409		-	DATE INCURRED: CONSIDERATION: Collecting for - AMS REMARKS:				\$280.00
	1		Total for this Page (Subtotal) >	1_		\$1,610.00
			Running Tota	l >			\$9,055.00

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IN RE:	Evelyn A. Greer			CASE NO	
	Debt	or		(If I	(nown)
				CHAPTER 13	
	Joint	Debtor	_	5 1 0	

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 3

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Sir Finance 6140 N. Lincoln Ave Chicago, IL 60659		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$928.00
ACCT #: 52696 Sun Cash of WI, LLC 598 Torrence Ave Calumet City, IL 60409			DATE INCURRED: CONSIDERATION: Other REMARKS:				\$225.00
ACCT #: 4949 Surety Finance 8511 S. Pulaski Rd. Chicago, IL 60652		-	DATE INCURRED: CONSIDERATION: Loan REMARKS:				\$320.00
ACCT #: 19838833 Thomson Education Direct PO Box 1584 Melville, NY 11747		'	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$125.00
							\$1,598.00

Running Total >

\$10,653.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Evelyn A. Greer CASE NO

CHAPTER 13

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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IN RE: Evelyn A. Greer CASE NO

CHAPTER 13

SCHEDULE H (CODEBTORS)

☐ Check this box if debtor has no codebtors.

☐ Check this box if debtor has no codebtors.	
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Spouse Name Not Entered	Robert J. Adams & Associates 125 S Clark St Ste 1810 Chicago, IL 60603

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Evelyn A. Greer CASE NO

CHAPTER 13

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital	Depend	dents of E	Debtor and Spou	ise (Names, /	Ages and Relatio	nship	s)
Status	Name	Age	Relationship	Name		Age	Relationship
Separated							
Employment	Debtor			Spouse			
Occupation Name of Employer How Long Employed Address of Employe							
Income: (Estimate of a	verage monthly income)			•	DEBTOR		SPOUSE
•	ages, salary, and commissions	(prorate i	if not paid monthly	/)	\$2,472.17		\$0.00
Estimated monthly overting	me	-			\$0.00		\$0.00
SUBTOTAL LESS PAYROLL DEDUC	TIONS				\$2,472.17		\$0.00
	udes social security tax if B. is	zero)			\$314.41		\$0.00
B. Social Security Ta	_	,			\$176.65		\$0.00
C. Insurance					\$57.46		\$0.00
D. Union dues					\$36.83		\$0.00
E. Retirement					\$0.00		\$0.00
F. Other (specify)	Parking				\$106.17		\$0.00
G. Other (specify)					\$0.00		\$0.00
SUBTOTAL OF PAYE	ROLL DEDUCTIONS				\$691.52		\$0.00
TOTAL NET MONTHLY T	AKE HOME PAY				\$1,780.65		\$0.00
Regular income from ope	ration of business or professio	n or farm	(attach detailed s	tmt)	\$0.00		\$0.00
Income from real property	,				\$0.00		\$0.00
Interest and dividends					\$0.00		\$0.00
Alimony, maintenance or that of the dependents	support payments payable to slisted above	debtor for	the debtor's use	or	\$0.00		\$0.00
Social Security or other g	overnment assistance (specify	')			\$0.00		\$0.00
Pension or retirement inc					\$0.00		\$0.00
Other monthly income (sp	•				\$0.00		\$0.00
					\$0.00		\$0.00 \$0.00
2 3.					\$0.00		\$0.00
TOTAL MONTHLY INC	COME				·		
IOIALWONIALYING	OWE				\$1,780.65		\$0.00

TOTAL COMBINED MONTHLY INCOME \$1,780.65

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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IN RE: Evelyn A. Greer CASE NO

CHAPTER 13

SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

Check this box if a joint petition schedule of expenditures labele		debtor's spouse mair	ntains a s	separate house	hold. If box is ch	necked, complete	a separate
Rent or home mortgage payment	(include lo	t rental for mobile	home)				\$400.00
Are real estate taxes included?	☐Yes	☑ No					
Is property insurance included?	☐Yes	☑ No					
Utilities: Electricity and heating	fuel						
Water and sewer							
Telephone							\$60.00
Other:							
Home maintenance (repairs and Food	иркеер)						\$350.00
Clothing							\$100.00
Laundry and dry cleaning							\$90.00
Medical and dental expenses (no		y insurance)					\$60.00
Transportation (not including car			-1-				\$150.00
Recreation, clubs and entertainm Charitable contributions	ent, newsp	apers, magazines,	, etc.				\$70.00
Insurance (not deducted from w Homeowner's or rente Life Health Auto Other:	•	luded in home mo	rtgage p	payments)			\$125.00
Taxes (not deducted from wages Specify:	or included	I in home mortgage	e payme	ents)			
Installment payments: (In Chap	oter 12 and	13 cases, do not li	ist paym	nents included	in the plan)		
Other:							
Other:							
Alimony, maintenance, and supp Payments for support of additional Regular expenses from operation Other:	al depender	nts not living at del			tatement)		
TOTAL MONTHLY EXPENSE	S (Report	also on Summary	of Sche	edules)			\$1,405.0
[FOR CHAPTER 12 AND 13 DEE Provide the information requested be interval.		=	nents are	e to be made bi-	-weekly, monthly	, annually, or at s	ome other regular
A. Total projected monthly incom-	e						\$1,780.65
B. Total projected monthly expen		ng separate spous	se budge	et if applicable	e)		\$1,405.00
C. Excess income (A minus B)		_					\$375.65
D. Total amount to be paid into p	lan each	Monthly		(interval)			\$375.00

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IN RE: Evelyn A. Greer CASE NO

CHAPTER 13

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$9,150.00		
C - Property Claimed as Exempt	Yes	1		'	
D - Creditors Holding Secured Claims	Yes	1		\$15,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$2,410.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$10,653.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$1,780.65
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$1,405.00
Total Numb of ALI	er of Sheets Schedules	17			
Total Assets >			\$9,150.00		
			Total Liabilities >	\$28,063.00	

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CHAPTER 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the for sheets, and that they are true and correct to the best of my kr	
Date 10/21/2004	Signature /s/ Evelyn A. Greer Evelyn A. Greer
Date	Signature
	[If joint case, both spouses must sign]

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CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

\$23,000.00 2004

\$26,000.00 2003

\$24,000.00 2002

2. Income other than from employment or operation of business

None

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

IN RE: Evelyn A. Greer CASE NO

CHAPTER 13

	STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 1
None	5. Repossessions, foreclosures and returns List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	6. Assignments and receiverships a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
lone	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	7. Gifts List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	8. Losses List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	9. Payments related to debt counseling or bankruptcy List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.
	DATE OF PAYMENT, NAME OF PAYOR IF AMOUNT OF MONEY OR DESCRIPTION

NAME AND ADDRESS OF PAYEE Robert J. Adams & Associates 125 S Clark St Ste 1810 Chicago, IL 60603

OTHER THAN DEBTOR 10/21/2004

AND VALUE OF PROPERTY \$0.00

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IN RE: Evelyn A. Greer CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

10. Other transfers

None

✓

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None

✓

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

✓

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

✓

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

V

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

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IN RE: Evelyn A. Greer CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

16. Spouses and Former Spouses

None

✓

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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IN RE: Evelyn A. Greer CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

None

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None

✓

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

✓

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

✓

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

IN RE: Evelyn A. Greer CASE NO

> CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

None	20. Inventories a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None ✓	b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.
None	21. Current Partners, Officers, Directors and Shareholdersa. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
None	22. Former partners, officers, directors and shareholders a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None ✓	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
None	23. Withdrawals from a partnership or distributions by a corporation If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.
None	24. Tax Consolidation Group If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group

for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

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IN RE: Evelyn A. Greer CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

25. Pension Funds

None

✓

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

I declare under penalty of perjury that I have reactatachments thereto, consisting of		ed in the foregoing statement of financial affairs and any at they are true and correct.
Date 10/21/2004	Signature of Debtor	/s/ Evelyn A. Greer Evelyn A. Greer
Date 10/21/2004	Signature of Joint Debto (if any)	or

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

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IN RE: Evelyn A. Greer CASE NO

Debtor(s) CHAPTER 13

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$209.00 filing fee)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$194.00 filing fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

Chapter 11: Reorganization (\$839.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$239.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

ACKNOWLEDGEMENT

I hereby certify that I have read this notice on this 21st	day of October	
/s/ Evelyn A. Greer		
Evelyn A. Greer		

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IN RE: Evelyn A. Greer CASE NO

Debtor(s) CHAPTER 13

	DISCLOSURE OF COMP	ENSATION OF ATTORN	EY FOR DEBTOR		
١.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P that compensation paid to me within one year before services rendered or to be rendered on behalf of t is as follows:	ore the filing of the petition in bankr	uptcy, or agreed to be paid to me, for		
	For legal services, I have agreed to accept:		\$2,410.00		
	Prior to the filing of this statement I have received	:	\$0.00		
	Balance Due:		<u>\$2,410.00</u>		
2.	The source of the compensation paid to me was:				
	☑ Debtor ☐ Other (spe	ecify)			
3.	The source of compensation to be paid to me is:				
	☑ Debtor ☐ Other (spe	ecify)			
1.	✓ I have not agreed to share the above-disclose associates of my law firm.	ed compensation with any other pe	rson unless they are members and		
	☐ I have agreed to share the above-disclosed c associates of my law firm. A copy of the agre compensation, is attached.				
5.	In return for the above-disclosed fee, I have agree a. Analysis of the debtor's financial situation, and bankruptcy; b. Preparation and filing of any petition, schedules	rendering advice to the debtor in d	etermining whether to file a petition in		
	c. Representation of the debtor at the meeting of				
3.	By agreement with the debtor(s), the above-disclo	sed fee does not include the follow	ring services:		
		CERTIFICATION			
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.				
	10/21/2004	/s/ Robert J. Adams & Associate	es		
	Date	Robert J. Adams & Associates Robert J. Adams & Associates 125 S Clark St Ste 1810 Chicago, IL 60603 Phone: (312) 346-0100 / Fax: (3	Bar No. 0013056		

DEPOSIT ADVICE ONLY NON-NEGOTIABLE

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